



**DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI**

**In the matter of:
Lightning Check Advance
621 B Hwy.7 South
Holly Springs, Mississippi 38635**

ORDER TO CEASE AND DESIST

**ORDER OF THE COMMISSIONER
OF
THE DEPARTMENT OF BANKING AND CONSUMER FINANCE
OF THE STATE OF MISSISSIPPI**

THIS DAY this cause came on for consideration by the Commissioner of Banking and Consumer Finance, and the Commissioner having considered the evidence presented, and being fully informed and advised in the premises, finds as follows:

1. The Commissioner has jurisdiction over the Respondent and the subject matter pursuant to Section 75-67-501 et seq., of the Mississippi Code of 1972, Annotated, same being the "Mississippi Check Cashers Act".

2. Section 75-67-527(3) et seq., of the Mississippi Code of 1972, Annotated, authorizes the Commissioner of the Department of Banking and Consumer Finance to enter an Order requiring persons in violation of the provisions of Section 75-67-505(1)(a) and (b) et seq. Mississippi Code of 1972, Annotated, to stop or refrain from violations of the aforesaid Act.

3. This Order is based upon the facts and information received by the Commissioner from Examiner Bart Daughdrill of the Department of Banking and Consumer Finance, who made an on-site examination of Lightning Check Advance and has determined that the licensee is in violation of the Mississippi Check Cashers Act in that it does not have a separate entrance nor a common lobby, is located inside a Christian bookstore and nutritional (vitamin) store and is not in compliance with section 75-67-505(1)(a) and (b) et seq., of the Mississippi Code of 1972, Annotated. Therefore, Lightning Check Advance must not enter into any new check casher transactions until it corrects the above-mentioned violation and is released from this order.

IT IS HEREBY ORDERED, that the above named Licensee immediately cease and desist from engaging in any new check casher transactions until this order is released by the Commissioner.

IT IS FURTHER ORDERED that nothing contained in this Order shall prohibit the Commissioner of Banking and Consumer Finance or any other appropriate person or law enforcement authorities from initiating and pursuing any other civil or criminal violations, penalties and remedies against the above name Licensee, as provided by law.

SO ORDERED, this the _____ day of _____, 2001

Department of Banking and Consumer Finance
John S. Allison, Commissioner

BY: _____

TITLE: _____

PROOF OF SERVICE

I personally delivered a true copy of the Order of the
Commissioner of Banking and Consumer Finance on the _____
day of _____, 2001.

To: _____.

This, the _____ day of _____, 2001.

BY: _____

Title: Examiner

I hereby acknowledge receipt of the attached Order on this
the _____ day of _____, 2001.

Respondent:
